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Serial #: 09/976,443
In response to Office Action dated October 4, 2005
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

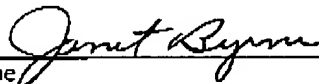
Serial #: 09/976,443
Applicant: Ronald E. Sloan
Filed: October 12, 2001
Title: AUTOMATED COACHING FOR A FINANCIAL MODELING AND COUNSELING
SYSTEM

TC/AU: 3628
Examiner: T.M. Harbeck
Docket #: 60021-376002

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF TRANSMISSION

I hereby certify under 37 CFR 1.8 that this correspondence is being transmitted by facsimile to "Mail Stop Amendment", Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450" via the facsimile number 703-872-9306 on January 19, 2006.



Janet Byrne

Dear Sir:

AMENDMENT AND RESPONSE TO OFFICE ACTION

This is in response to the Office Action mailed on October 4, 2005. Please amend the application as follows:

Listing of the pending Claims begins on page (2) of this paper.

Remarks begin on page (6) of this paper.